

INCORPORATED

THE Credit World

\$3.00 PER YEAR—PUBLISHED MONTHLY

BY A. J. KRUSE, 613 LOCUST STREET, ST. LOUIS, MO.

Entered as second-class matter November 4, 1916, at the postoffice at St. Louis, Mo.,
under Act of March 3, 1879

Vol. VII.

ST. LOUIS, MO., NOVEMBER 1, 1918

No. 3

THE MOST IMPORTANT ANNOUNCEMENT OF THE YEAR

ELECTION OF MR. L. S. CROWDER

OF DALLAS, TEXAS,
AS EXECUTIVE SECRETARY

To the Members of the Retail Credit Men's National Association:

As your President, it is my privilege and also a great pleasure to announce that at the meeting of the Board of Directors immediately following the Boston Convention, Mr. L. S. Crowder, of Dallas, Texas, was elected Executive Secretary of the Association.

As former Vice-President and later as President, Mr. Crowder needs no further introduction to the membership, and his record of achievement particularly as Membership Chairman for the Southern Division is in itself sufficient evidence of his ability for the important office for which he has been chosen.

Early in his business career, Mr. Crowder was a traveling salesman, and for about eighteen years has been an active Credit Manager, and during the period of his association with the W. A. Green Co., of Dallas, Texas, in addition to being the Credit Manager, he has filled the office of Secretary of the Corporation.

The Association is, indeed, favored by having in this important office one who is so well fitted for its duties and who brings such a wide experience into the conduct of the National office.

I shall ask Mr. Crowder to outline his plans for the near future in this issue of the Credit World, and I believe that he may be assured of the hearty support and co-operation of every member of the Association.

SIDNEY E. BLANDFORD, President.

*Supervised
activities of
Salesmen*

L.H.

filled

THREE GOOD REASONS

Why you should do your bookkeeping on the

ELLIS ADDING-TYPEWRITER MACHINE

First: You are sure to get your monthly balances, because it is the only machine which automatically prints its totals and proves its day's work;

Second: It will save you 50% on the cost of your bookkeeping;

Third: It will economize your office space 33%.

Used by large Banks, Insurance Companies, Specialty Shops and
Department Stores throughout the United States



WRITE OUR HOME OFFICE FOR FULL PARTICULARS
ABOUT THIS MACHINE AND ITS USERS

Ellis Adding-Typewriting Company

Home Office

Newark, N. J.

THE CREDIT WORLD

Official organ of the
RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

Issued monthly by
A. J. KRUSE, Editor, St. Louis, Mo.

THREE DOLLARS PER YEAR

Entered as second-class matter November 4, 1916, at the postoffice at
St. Louis, Mo., under Act of March 3, 1879.

OFFICERS FOR 1918-19

President—Sidney E. Blandford, Cr. Mgr. R. H. White Co., Boston, Mass.
First Vice-President—Franklin Blackstone, Cr. Mgr. Jos. Horne Co., Pittsburgh, Pa.
Second Vice-President—G. A. Lawo, Cr. Mgr. John Gerber Co., Memphis, Tenn.
Treasurer—S. L. Gilfillan, Sec'y Retail Credit Association, Minneapolis, Minn.
Executive Secretary—L. S. Crowder, Chamber of Commerce Building, Cleveland, Ohio.
Assistant Secretary and Editor—A. J. Kruse, Supt. Associated Retail Credit Men & Credit Bureau, 613 Locust Street, St. Louis, Mo.

DIRECTORS FOR 1918-19

Baltimore, Md.—J. H. Barrett, Cr. Mgr. Stewart & Co.
Minneapolis, Minn.—M. J. Solon, Cr. Mgr. Dayton Co.
New York, N. Y.—Geo. Waterford, Cr. Mgr. Best & Co.
St. Paul, Minn.—F. H. Koch, Cr. Mgr. Schuneman & Evans.
Lincoln, Neb.—E. W. Nelson, Cr. Mgr. Rudge & Guenzel Co.
Boston, Mass.—C. H. Critchett, Cr. Mgr. Jordon, Marsh & Co.
Los Angeles, Cal.—H. Victor Wright, 216 W. 43rd Place.
Dallas, Texas—Sam Hymes, Cr. Mgr. Titche Goettinger Co.
Milwaukee, Wis.—J. A. Fetterly, Sec'y Retail Merchants Div. M. & M. Association.
St. Louis, Mo.—D. J. Woodlock, Cr. Mgr. B. Nugent & Bro. Dry Goods Co.
Denver, Colo.—E. A. Howell, Asst. Sec'y The Retail Credit Men's Association of
Denver.
Cleveland, Ohio—W. G. Schmus, Cr. Mgr. The May Co.

CONTENTS—NOVEMBER 1, 1918

	Page
The President's Message.....	4
Interest on Charge Accounts, by H. W. Leonard, Pittsburgh.....	5-6
Ruling re. Liberty Bonds.....	7
Addresses Wanted.....	8-9
Statement Regarding Ownership, etc.....	9
Warnings from Associations.....	10
Activities of Local Associations.....	11
Special Notices.....	12-13
Lost Money Orders.....	13
Special Warning.....	14
Who Gets Our Money, by T. T. Newhouse, Pittsburgh.....	15-16
In Regard to Railroad Employees.....	17
Constitution and By-Laws.....	18-21
File to Charge for Charge Accounts.....	22
Organization—L. S. Crowder, Executive Secretary.....	23

Notice—In order to assist in carrying out the spirit of our Government's wishes regarding the conservation of paper, THE CREDIT WORLD is this month reduced to twenty-four pages.

A PERSONAL MESSAGE TO OUR MEMBERS

From **SIDNEY E. BLANDFORD**,
President, Retail Credit Men's National Association.

In addressing you as a Member of our National Organization, I am assuming that you have read the Convention Number of *THE CREDIT WORLD*, and therefore you have become familiar with the late Convention held in Boston even if you were not privileged to attend that important gathering.

The Convention of 1918 marked another period of progress in our organization, and as such ranks as the largest, the most profitable, and, may I suggest, the most progressive and constructive meeting which has been held.

This is and should be most gratifying to you because it indicates a growing membership, a corresponding interest, a deepening conviction of the importance of our National Organization, and a widening of its scope of influence among the retail interests of the country. As we review the past six years of slow, but steady progress during the formative period, we recognize with great admiration the faithful, persistent, untiring, and ever loyal interest of those who were entrusted with its administrative duties, and at the Convention of 1918 we greeted a well developed figure, six years old, having arrived at a point where it stood firmly on its feet with full recognition nationally as a vital force in the business world.

Because of the newly acquired position, it was self-evident that new channels must be created in order that the greater force and influence may be more widely distributed, and hence the election of an Executive Secretary who could devote his entire time and energy to carrying out the work which is incumbent upon him. I believe you have already approved the action of your Board of Directors in selecting Mr. L. S. Crowder, a former President, for that important office. I need not emphasize his ability and essential qualifications for this office. I deem it more expedient to reaffirm my personal confidence that at the end of his first year the record of his achievement will fully justify the confidence which has been imposed in him.

The next matter of vital importance was the concurrent action of our Association and the National Association of Mercantile Agencies for a greater unity of purpose, and for the establishment of closer working relations between the two bodies. This action has opened a channel for the adjustment of any differences which may arise in conflict with the best interest of the merchants, and has placed the members of that organization, who are also members of this organization on an equal footing, with equal opportunities for service, and with equal responsibility for the common good. I am happy with the thought that we begin the seventh year of our Association with a united membership, and with the full realization of an established brotherhood, and under the stimulus of this increased vigor, we shall go forward to the full attainment of our ideals. The opportunity and promise afforded for opening new fields of endeavor in promoting local Associations, is already occupying the attention of your officers, but your co-operation and earnest effort is now solicited in bringing all existing associations not already affiliated into full affilia-

tion with the National Association. While the opportunity for field work is full of rich promises, we must not overlook the importance of our educational system through the medium of our official organ, "*THE CREDIT WORLD*." Your officers are committed to a program of making the monthly issue of *THE CREDIT WORLD* a worth-while publication. In order to do this, the national office must have the co-operation and support of each individual member. We must have a keen perception of what is happening around us, and particularly the matters of general interest, which come to us in our daily routine. If every member will do this and contribute something, we shall keep the pages of *THE CREDIT WORLD* full of live matter. Then there are the items of interest bearing on individual credit which should be sent promptly to the national office for immediate transmission to the points affected.

The greatest benefit to be derived from organized effort must come through publicity, and all reform measures will only succeed locally by the force of the National Association behind them. In seeking to enlarge our scope of action, we must not overlook our present attainments, and we should utilize the existing agencies to promote a higher standard of efficiency in every department of that particular branch of business with which we are identified. The modern merchant is recognizing more and more the important relation of his credit manager to his entire business, and in the same measure as the National Organization is helping your employer's business, it is also helping you individually, and in equal measure you are elevating the vocation or profession, which is linked up with your name. Organization means acquaintance, closer association, the opportunity for exchange of thought and ideas, and as we know and understand each other in that closer bond of fellowship we establish a mutual confidence which surpasses all.

In taking up the work for the coming year, I am deeply impressed with the responsibility which is inevitably associated with the honor, which by your action has been conferred on me, but I am equally confident in the thought of having the loyal support and co-operation of every member of the Association, and I believe we are all going to work together with a common purpose to render the greatest service, to promote the general welfare of the Association, and that our individual interests will be subordinated to the common good. Do not hesitate to offer suggestions, be free to criticize constructively, and to surround your officers with that spirit of helpfulness which is bound to result in a higher efficiency. In this, the most eventful period in the world's history, if we help each other to meet and solve our problems, we shall be performing a duty, and by utilizing every facility at our command, we shall be exercising the greatest privilege made possible through organized effort, such as membership in our National Association amply affords.

SIDNEY E. BLANDFORD,
President.

RESOLVED

"That Interest Should Be Charged on Accounts that are overdue for Sixty Days or more."

By H. W. LEONARD, of Jos. Horne Co., Pittsburgh.

At the last meeting of the Retail Credit Men's Association of Pittsburgh the subject, "Resolved: That interest should be charged on accounts that were overdue for 60 days or more" was lost to the negative side. However, a resolution was passed unanimously calling on all merchants to insist upon customers paying for goods in accordance with the terms of sale and that all delinquencies receive special consideration and such action as individual conditions warrant. No one wanted to take the initiative of charging interest on overdue accounts. The paper prepared in the affirmative was by Howard W. Leonard, representing the Jos. Horne Co. He said:

Should the buyer exact of the seller a longer time than the terms agreed upon at the time of the account being opened an abuse occurs, for the reason that a discrimination takes place, and it is not fair to those who pay promptly.

It is possible that there are many customers who could pay promptly, but who prefer to take advantage of a lenient credit policy by leaving their money in the bank at interest, knowing that the merchant, or credit man, will not make an interest charge against them. If these persons were charged interest on their overdue accounts, they would believe it to be to their advantage to pay when due. It would reduce the number and the amount of outstanding accounts now carried longer than sixty days. It would help to conserve the resources of the Nation by releasing the capital tied up in overdue accounts. It would place a premium on promptness. In my opinion, it is perfectly justifiable that a charge should be made for carrying an account longer than the regular terms. It is generally conceded that the terms of sale of the department stores of Pittsburgh requires payment in full every thirty days, except in cases of merchandise sold on the deferred payment plan. Should a man go to a bank and borrow money he will be charged interest for the entire period, and will pay it. He will pay it because banks have educated the public to pay for banking accommodations, and merchants must also do some educating along this line. Credit has been one-sided and held too cheaply. Following this line of thought, it is fair to assume that if it is proper for a bank to charge interest for the entire period of a loan, then it is equally proper for a merchant to charge interest on an account that is overdue, beyond the period of the terms, for the reason that when an account becomes delinquent it, ipso facto, becomes a loan.

Some stores unhesitatingly charge interest on accounts for furniture and Victrolas, sold on the lease, or deferred payment plan, and yet quibble over making a charge for interest on an account that is overdue to such an extent that it has ceased to be a convenience account, and, as I have previously explained, becomes a loan from the merchant to the creditor. There is an old

maxim, or proverb, the originality for it being claimed by both the Chinese and the Irish, to the effect that "Consistency is a Jewel" devoutly to be desired. It is my humble opinion that this is a question on which merchants should be consistent. If it is equitable to charge interest on notes and deferred payment accounts, it is fair and just to charge it on overdue accounts. Someone will tell you that "just as soon as a store begins to charge interest on accounts that are overdue for sixty days, just so soon will debtors take advantage of the situation by permitting their accounts to become overdue and than blatantly tell the merchant that they are paying for the delinquency." Many department stores have advertised for charge accounts, on the basis that an account is a "convenience" to the customer. I do not deny that an account is a convenience; I am firmly of the opinion that it is. I am also convinced that it ceases to be a "convenience," in the estimation of the merchant, just as soon as it becomes overdue, and when overdue, in my opinion, it becomes an "accommodation;" as soon as it becomes an accommodation it immediately becomes unprofitable, an item of expense, requiring extra bookkeeping, extra statements, stenographic work, and the manifold things incidental to the collection system of a large credit department. This extra expense should be paid by the delinquent debtor, who causes it, and this can partly be done by charging him interest on his delinquency. The statement that will be made by my opponent in this debate to the effect that the merchant should not be made the banker of his delinquents; this I will admit to be correct in sentiment, and I insist that it can be made correct in practice if the credit man is "on the job" and promptly discontinues accounts that cease to be "conveniences" and become "accommodations." Prompt and efficient action on the part of credit men, acting in unison, **if such is possible**, will overcome this criticism within a few months. It will also be found to be true that those who impose on these "conveniences" now will be the chief complainants and "howlers" against charging them interest on their delinquencies and making them pay for their trespassing, for delinquency is truly a trespass on the rights of the creditor. Persons who are prompt pay now will not be delinquents under the charging interest system, because their morale is such that they will take pride in being able to say "I always pay promptly and never had any interest charged on my account."

Then there is another factor; it is that the account that would be subject to a continual charging of interest for delinquency **would automatically signal itself as dangerous and should be subject to strict scrutiny.**

Co-operation among credit men will eliminate the very insignificant reasons given by those who oppose charging interest on delinquent ac-

RESOLVED—Continued

counts. This opposition usually comes from credit men for three reasons:

1. Personal inaptitude;
2. Unfamiliarity with the fundamentals of retail credits;
3. Fear that opposition to the plan will be made by the (merchant) employer.

By making a customer pay promptly is not only helping business, but is making better customers. My experience has been that when customers owe bills that are considerably overdue, many, instead of coming to our store, will go to some other store to do their buying (and vice versa).

Mr. Franklin Blackstone several years ago wrote to credit men from Boston to California on this question, and received replies from over twenty-five of them. The majority were of the opinion that interest should be charged on overdue accounts, **but they were averse to starting the practice.** If those prominent guardians of credit are of that opinion, it seems to me that it is proper and just to make the interest charge.

My opponent will offer some of these objections:

It cannot be done, and if the stores charge interest they will lose a good many of their patrons. How about the discontinuing of discounts? If anyone would have predicted three years ago that discounts would be discontinued in Pittsburgh, he would have been rated as a dreamer, and yet the stores have not lost any

patronage, and none of the big stores allow discount now, unless it is by means of coupons and trading stamps. **Any store that gives trading stamps or coupons should charge interest on overdue accounts.**

I am confident that any loss sustained will be more than made up by the increased business of those who realize that we are trying to treat all of our patrons on the same basis.

By adopting this plan, customers will be more prompt in reporting items for adjustment.

There never was a better time to inaugurate this system than at present, as the people are in a frame of mind to adopt anything that they are convinced is for the betterment of all. Those who object will be the ones who have taken advantage of a lenient credit policy. The adoption of this resolution will help to make them to be more careful of their credit. Customers have more respect for a store that lives up to and maintains high ideals. This pertains to collection and credit as well as service and merchandise.

It should be done, and can be done, and now is the opportune time for correcting commercial abuses. Now, when the Government is asking us to conserve the resources of our Nation.

It is my opinion that this resolution should read as follows:

Resolved:

"That it is the opinion of this Association that interest should be charged on all overdue accounts."

DALLAS APPRECIATES CROWDER

Mr. L. S. Crowder,
Dallas, Texas.

Dear Mr. Crowder:

On the eve of your leaving for your new home and your new circle of activities, the Dallas Retail Credit Men's Association, through the undersigned, and on behalf of each and every member of the Association, bids you a sincere expression of friendship, gratitude and Godspeed.

We cannot, as yet, measure our loss; time only will drive home to us the wonderful scope of the work you have done in our midst, and we feel already that it will take the combined efforts of the officers and directors as well as every member of our Association to at least partly offset the loss we are suffering.

Mr. Crowder, you can be justly proud of the splendid friendships you have formed among us, and these, we can assure you, will last beyond the limit of miles and years.

Think of us, one and all, tomorrow and for all days to come, as your FRIENDS. We wish you and Mrs. Crowder all the happiness you so amply deserve. We wish you Godspeed!

Sincerely,

DALLAS RETAIL CREDIT

M. J. Rosenfield, MEN'S ASS'N,
President By Carl Wollner,
J. E. R. Chilton, Chairman, Special Committee
Secretary.

THE AMERICAN'S CREED

I believe in the United States of America as a government of the people, by the people, for the people, whose just powers are derived from the consent of the governed; a democracy in a republic; a sovereign Nation of many sovereign States; a perfect Union, one and inseparable, established upon those principles of freedom, equality, justice, and humanity for which American patriots sacrificed their lives and fortunes.

I therefore believe it is my duty to my country to love it; to support its Constitution; to obey its laws; to respect its flag; and to defend it against all enemies.

BUSINESS ETHICS

Is it business ethics and sound judgment to extend any customer credit if that same customer has quit trading with some other merchant because his credit was no longer good there? We believe every merchant will say "No." We do not consider it our function nor our privilege to tell you how to run your own business, but we do believe that many habitual slow payers, or no payers, as some slow payers soon become, are encouraged by the laxity of merchants.

It is not enough to take off your hat to the flag—take off your coat and roll up your sleeves.—U. S. Food Administration.

SPECIAL BULLETIN

RULING IN REGARD TO LIBERTY BONDS

The following is a copy of the circular authorized by Secretary McAdoo, with reference to accepting Liberty Bonds in exchange for merchandise:

"It has been brought to my attention that numbers of merchants throughout the country are offering to take Liberty Loan Bonds of the first, second (and third) issues at par, or even in some cases at a premium, in exchange for merchandise. While I have no doubt that these merchants are actuated by patriotic motives, I am sure that they have failed to consider the effect which the acceptance of their offers would have upon the situation. We are making the strongest effort to have these Government Bonds purchased for permanent investment by the people at large, to be paid for out of the past or future savings of those who buy them. Purchases thus made not only result in providing funds for the uses of the Government, but they also effect a conservation of labor and material. When the bonds are exchanged for merchandise, it defeats the primary objects of their sale, it discourages thrift and increases expenditures, thus depriving the Government of labor and material needed for war purposes. In addition to this, such bonds when taken in exchange for merchandise must in most cases be immediately sold in the open market. This naturally tends to depress the market price of the issue and makes it less easy to sell future issues at the same rate.

I hope that the merchants of the country, upon a more careful consideration of this subject, will discontinue their efforts to sell merchandise and take Liberty Bonds in payment."

This matter was discussed at a meeting of members of the Associated Retailers of St. Louis yesterday morning, and the manager was instructed to call at the Federal Reserve Bank or the Liberty Loan Organization to ascertain just what the circular was intended to cover. The Federal Reserve Bank would not give us interpretation, but on taking it up with the Liberty Loan Organization, we were advised that in cases where customers owe an account, which is overdue, and have no other way of paying the bill, a Liberty Bond may be accepted on account. This must not be done indiscriminately, however, and investigation should be made as to whether or not the customer has other means of paying the bill. If the investigation shows that the customer's claim is true and the Liberty Bond is accepted, it should be held by the store, at least until the close of the war, and not thrown on the market.

We also took up the question of whether or not Liberty Bonds should be accepted in cases where customers do not have a charge account but find it necessary to sell their bonds for merchandise which is absolutely essential to their health or comfort. Cases of this kind can only

be left to the conscience of the retailer, and he must use his best judgment in deciding whether or not the Liberty Bond should be accepted. It is the sense of the Liberty Loan Organization that bonds should not be accepted in any case on an original sale, unless it is for merchandise which is indispensable and the customer has no other means of paying for the same, as the primary object of their sale is defeated, thrift is discouraged and expenditures increase when the bonds are exchanged for merchandise under any other conditions.

Members of the Association are expected to co-operate closely with the rulings outlined above.

EARLY HOLIDAY SHOPPING

Since the advertising campaign for early Christmas shopping has been put on suggestion has been made from time to time that stores advise their customers through advertisements that while merchandise should be bought early, payment might be made at the usual time for paying holiday bills, that is, January 1st.

This question has been taken up at a general meeting of the Association on resolutions presented by the Credit Men's Association and, it is the sense of the Association that such a policy would be directly contrary to the policy of the Association in encouraging prompt payment of bills, and would nullify the work already done through the Credit Bureau to bring about settlement of bills in the month following the date of purchase.

It was therefore resolved and agreed that no store would advertise before Sunday, November the 24th, that goods bought for the holidays would appear on December bills, payable January the 1st.

All members are requested to co-operate in this measure.

Yours very truly,
THE ASSOCIATED RETAILERS
OF ST. LOUIS,
K. F. NIEMOELLER, Manager.

NEW CUSTOMERS

You should get the customer's name and initials from him, and, if possible, where he is trading. The more information you get from him the quicker we can work at this office. If a man should ask for credit, the proprietor should, in a courteous manner, display the fact that he is running his store in a co-operative manner. No man asking for credit, if approached properly, will hesitate in giving you the information necessary. If he is a stranger, grasp him by the hand and welcome him to your store. Explain to him that at some future time he may want to credit, and now is the time to get lined up with your Credit Bureau. He will not only be willing to give you the names of firms for reference, but will admire the way you do business, and, if he is a desirable customer, will not forget your hospitality and call again. The same method can be used in getting the proper information from local customers, and with a few remarks regarding same, the purpose of your Association will be made plain to him. He will then realize the value of organization and clear his mind of the thought that credit associations are not to sustain high prices and work hardships on people who find it necessary to ask for credit.

ADDRESSES WANTED

- Abbey, Miss Jennessee, formerly of Fremont, Neb.; Washington, Iowa, and Minneapolis.
- Alexander, R. B., formerly in St. Paul, Minn.; grocer.
- Allison, Mrs. E. H., formerly of Warrenton, Mo.; St. Louis, Mo., and Los Angeles, Cal.
- Barnhardt, C. A., San Antonio; auto driver and mechanic.
- Berger, C. F., Los Angeles, Cal.; railroad brakeman.
- Bowen, Mrs. Jim., Fort Dodge, Iowa.
- Blodgett, Byron, 503 Blue Hill Ave., Milton, Mass.
- Broetzman, A. D., Chippewa Falls, Wis; Eau Claire, Wis., and Minneapolis, Minn.
- Bush, Mrs. L. H., Prescott, Ariz.; in sanitarium in Texas.
- Byers, H. L., Tucson, Ariz.; switchman S. P. Co.; formerly in Parsons, Kans.
- Campbell, V. R., 4526 McMillan, St. Louis; Kansas City and Minneapolis, Minn.
- Chauvet, G. W., 222 Second Ave. So., Ft. Dodge, Iowa.
- Cleveland, Mrs. George, 11½ Clark St., New Haven, Conn.; thought to have gone to Providence, R. I.
- Connors, Geo., San Francisco, Cal.; until recently with Jno. Robinson's Circus; thought to be in vaudeville.
- Cornell, M. E., box 415, Cedar Rapids, Iowa.
- Cowles, Mrs. Geo., mother of Frances Cowles, pianist giving concerts in New York.
- Crowley, Jno. J., 100 Linden St., Allston, Mass.
- Curwen, Jas. D., 22 Euston St., Brookline, Mass.; 744 Main St., Worcester Mass.; 391 Elm St., Braintree, Mass.
- Doneel, J. C., Phoenix, Ariz.; thought to be in Denver, Colo.
- Drohan, Grace K., 85 Spring St., c/o St. Luke's Hall (Comptometer operator), Worcester, Mass.; Springfield, Mass.
- Dunfee, Mrs. A. J., 170 Winthrop Rd., Brookline, Mass.
- Dwyer, Mdme. E. R., 471 Belmont Ave., Dressmaker, Springfield, Mass.
- Emmons, Henry T. (Harry T.), 28 Forest Ave., Swampscott, Mass.; 165 Main St., Bradford, Mass.; Hotel Lenox, Boston, Mass.; 170 Purchase St., Boston, Marblehead, Mass.
- Fairchild, W. V., 340 Greenwood Ave., Richmond Hill, New York.
- Farrell, Earl, Minneapolis and Manning, Iowa.
- Fronnell, E. E., 622 Fifth Ave. So., Ft. Dodge, Iowa.
- Frost, J. B., Bakersfield, Cal.; railroad engineer; supposed to be on Pacific coast.
- Gale, Dr. A. C., Bureau of National Literature in New York.
- Gavin, David H., Joplin, Mo., and Tucson, Ariz.
- Harriman Construction Co. (L. M. Harriman), 126 Mass. Ave., room 402, Boston, Mass.
- Harrington, J. J., Sherman, Tex.; Houston, Tex., c/o Rice Hotel, and Oklahoma City.
- Hitchcock, Fred, Collingswood, N. J., and New York; a draftsman.
- Hogarty, Mary, Hotel Gilmore, Springfield, Mass., and Holyoke, Mass.
- Holmes, Mrs. J., 147 Summer Ave., Muskogee, Okla.; gave Third National Bank, St. Louis, as reference.
- Hopkins, Geo. B., Muscatine, Iowa.
- Johnson, Miss Beatrice A., Wildwood, N. J.; school teacher.
- Jones, R. E., c/o Packare & Cole Motor Co., Atlanta, Ga.; 1132 South Grant St., Los Angeles, Cal.; wanted on serious charge in Atlanta.
- Kauffman, Jos., 2723 Croskey St., Philadelphia, Pa., 606 Cherry St., Philadelphia; also in New York; in rubber business.
- Kerch, M. I., Box No. 644, Mill Valley, Cal., and San Francisco, Cal.
- Laws, Mack, Havre, Mont.; railroad brakeman.
- Lewis, Sam, 712 S. 17th St., Lincoln, Neb.; salesman for St. Louis firm; thought to have gone to Kansas City.
- Lombard, C. F., 67 Otis St., Medford, Mass.
- Long, Earl J., 23 Leyfred Terr., Springfield, Mass.; in real estate business.
- McCanne, Mrs. M. W., 266 Brookline Ave., Boston, Mass.
- McGinley, J. B., 706 Kay St., Sacramento, Cal.; prop. of American Adv. Agency.
- McLaughlin, J. E., Newark, N. J., and Springfield, Mass.
- Mason, J. H., 56 Orlando St., Springfield, Mass.; photo engraving.
- Mowbray, Samuel H., Boston, Mass., and New York; in garage business.
- Murphy, J. A., 748 State St., Springfield, Mass.
- Norman, Samuel M., Providence, R. I.
- Parker, J. A., Ft. Dodge, Iowa; with U. S. Gypsum Co.
- Parmley, John, 535 S. 22nd St., Ft. Dodge, Iowa.
- Paul, Mrs. Anna S., 1224 6th Ave., Des Moines, Iowa.
- Peterson, C. V., 1726 14th Ave. So., Ft. Dodge, Iowa.
- Phelan, Mae, c/o Fiske Rubber Co., Chicopee, Falls, Mass., and Worcester, Mass.
- Rall, Guy S., also known as Guy Stockton and Gus Rawl, 1519 Pierce St., Sioux City, Iowa; San Antonio, Tex.; traveling salesman.
- Rich, Edw., 344 Commonwealth Ave., Boston, Mass.
- Savage, May, Y. W. C. A., Providence, R. I.
- Schaefer, Dr. John H., San Joaquin, Cal.
- Schartzer, W. J., 2670 Tennessee Ave., St. Louis, Mo.
- Sears, E. J., 755 Boylston St., Boston and Winchester, Mass.
- Shorb, B. Y., Tucson, Ariz.; Packard auto salesman; thought to be in Los Angeles, Cal., or San Francisco.
- Smith, Leo G., 720 Superior St.; formerly with Electric Steel Casting Co., Milwaukee, Wis.
- Sorozin, Harry, Fort Dodge, Iowa.
- Stewart, P. J., 365 Appleton St., Holyoke, Mass.; bookkeeper.
- Spurlin, Anna, Y. H. C. A. Cafeteria, Fort Dodge, Iowa.
- Tarr, Jos. P., Milwaukee, Wis., and Minneapolis, Minn.
- Teel, E. J., Tucson, Ariz.; shoe salesman; formerly in California and Douglas, Ariz.
- Tierney, D. J., 147 Central Ave., Fort Dodge, Iowa.
- Trost, F. M., Waterloo, Iowa and Minneapolis, Minn.
- Tyndall, Thos., Albany, N. Y.; with Jno. Hancock Life Ins. Co.
- Umbaugh, Chas., 116 11th St., Fort Dodge, Iowa.

ADDRESSES WANTED—Continued

Van Horn, W. A., 218 Front St., Davenport, Iowa.
 Viscoc, P. B., Elliott St., Springfield, Mass.; shoe salesman.
 Vogel, W. E., 4100 Westminster Pl., St. Louis, Mo.
 Wallace, Arthur J., Iowa City, Iowa; poses as son of Iowa farmer and member of University of Iowa S. A. T. C.; bogus check passer.
 Werkinthin, Ben., Dallas and Houston, Tex.; with Great Southern Life Ins. Co. and

Guarantee Life Ins. Co., passes worthless checks.
 Whelan, V. P., Summer and Churchill Sts., Springfield, Mass.; auto salesman; thought to be in Boston.
 Williams, H. A., Tucson, Ariz.; S. P. Company employe; one-armed railroad man; thought to be in California.
 Wright, Bert, R. F. D., Callender, Iowa.
 Zimmer, Miss Ann, Tucson and Los Angeles; school teacher; came from New York; thought to be on Pacific coast.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUG. 24th, 1912.

Of CREDIT WORLD, published (state frequency of issue) monthly, at St. Louis, Missouri, for October 1st, 1918.

STATE OF MISSOURI, } ss.
 City of St. Louis.

Before me, a Notary, in and for the State and City aforesaid, personally appeared the Editor of the CREDIT WORLD, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24th, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Name of— Post Office Address—
 Publisher—A. J. Kruse 610 Equitable Bldg.
 Editor—A. J. Kruse St. Louis, Mo.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and names and addresses of stockholders owning or holding one per cent or more of total amount of stock),

Retail Credit Men's National Association,
 610 Equitable Bldg., St. Louis, Mo.

3. That the known bondholders, mortgagees, and other security holders owning or holding one per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.

S. E. Blandford, President, c/o R. H. White Co., Boston, Mass.

S. L. Gilfillan, Treasurer, Associated Credit Exchange, Minneapolis, Minn.

L. S. Crowder, Secretary, Chamber of Commerce Building, Cleveland, Ohio.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the Company, but also,

in cases where the stockholder or security holder appears upon the books of the Company as trustee of in any other fiduciary relation, the name or the person, or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the Company as trustees, hold stock and securities in a capacity other than that of bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in said stock, bonds, or other securities than as so stated by him.

A. J. Kruse.
 (Signature of Editor, Publisher)

Sworn to and subscribed before me this 4th day of October, 1918.

(Seal) C. F. Jackson.
 (My commission expires.....1918.)

WONDERFUL RESULT-GETTERS



\$2.00 per 1,000, in lots under 5,000.

\$1.75 per 1,000, in lots in excess of 5,000.

Order now.

Attach the following to your Delinquent:

Being members of the Retail Credit Men's National Association we are interested in the protection of individual credit and as this account is long past due, it should have your immediate attention, thereby keeping your credit good. REMEMBER credit is a trust reposed in you, and you should safeguard it by prompt settlements.

WARNINGS FROM AFFILIATED ASSOCIATIONS

New York

We were recently victimized by a bad check passer, who tendered a check on the Fidelity State Bank of Wichita, Kansas, signed "Jackson Walker Coal & Mining Company, per H. W.," drawn to the order of J. Billington. The purchases were made for a small amount, and the check \$40.00 was accepted, the difference in cash being handed to the customer. The check was endorsed J. Billington, Rockville, Centre, L. I.

The merchandise was sent to the town, but, of course, came back. The permanent address was given as 213 Elm Street, Leavenworth, Kansas. The check was certified and the certification contained the signature of C. I. Ross, Cashier. The stamp used for the certification appeared to be regular, but it and the check were a forgery.

All that is recalled about the party is that he was a young man who is neatly dressed and had any amount of credentials purporting to establish his identity.

Yours very truly,
J. M. Connolly, Secretary.

Oakland, Calif.

Will you please publish the following in your paper "THE CREDIT WORLD." Our safe was blown open and we lost the following Liberty Bonds: One second issue bond, \$50, No. 450724. The following third issue Liberty Bonds: Three one hundred dollar bonds, Nos. 5158314, 5158315 and 5158316; six fifty-dollar bonds, Nos. 10542159, 10542160, 10542161, 10542162, 10542163 and 10542164.

By giving the above your attention, you will greatly oblige,

Yours very truly,
A. SCHLUETER & CO.,
A. L. Brunner, Credit Mgr.

Worcester, Mass.

We are desirous of knowing the whereabouts of Alfred E. DeNormandie who, in cashing a check made payable to him for \$10.00, was identified by one of our floormen, but had not seen him for a period of thirty years. The check is drawn on the Dorchester Trust Co., of Boston, Mass., and is signed by A. Wingate Blair, and returned as no account.

WARNING

From Wichita, Kansas

Mrs. Maurice Connelly, Mrs. Craig, etc., has been making a clean sweep in these parts through the stability given, by renting luxurious apartments or closing a deal for the purchase of property. Merchants at Wichita, Hutchinson, Kansas City, Mo., and Fairbault, Minn., are holding about \$500 worth of worthless checks for their over-anxiety for the "best" class of trade. She is described as: Age thirty-six, five feet five, stout build, blue eyes, reddish brown hair, and wanted at all of above places. Arrest her and notify Wichita Association.

Pittsburgh

On September 21st, one of our members gave part goods and part cash, amounting to \$69.79, to John F. Schneider, on a certified check. This check was stamped with the name of George Smith & Son, Real Estate Company, and signed by George Smith, on the National Bank of Commerce, Toledo, Ohio, which was stamped certified by _____, Cashier, the National Bank of Commerce, and the initials J. M. C. was written in before the word Cashier. A protectograph was used, stating "Not over Seventy Dollars" in the place where the amount is generally written.

This check was returned "Protest Fees, \$1.50," and the National Bank of Commerce, on October 1st, wrote our member stating that "This check is a fraud in every way," and that three checks had come in from Cleveland and two from Pittsburgh. They further state that there is no such Schneider residing at 1520 North 16th Street, which is the same address that he gave on the checks from Cleveland.

The salesman in our member's store says he is rather tall, thin, weight about 135 pounds and smoothfaced.

I want to caution every member to be on the lookout for this man, and notify me at once if seen, as we are going to make every effort to catch him.

F. A. CATEN, Secretary.

Indianapolis

Have you had any report from any of the members of the National organization on a check worker, posing as an army officer; description, about five feet nine inches, weighs about 125 pounds, and dressed in the uniform of a lieutenant, smooth face, dark complexioned, very trim, neat dresser; has no distinctive marks as glasses or prominent teeth, but very good looking?

Generally, is apt to trade at the best stores, and offers to pay for goods with checks which are later on found to be worthless.

Have you had any instances of a check worker, posing as an army officer and answering this description? If so, give us the information in full, together with the source from which it emanated, as we have a case here which looks like a double fling.

Very truly yours,
MERCHANTS' ASSOCIATION,
Indianapolis.

LEAD WHERE OTHERS FOLLOW

Have You Approved the Resolution Discontinuing Itemizing Charge Accounts?

Allow me to assure the entire membership that the outlook for large accomplishments is not only promising, but spells success. Messrs. Blandford and Crowder are leading a National movement, dealing with credit problems, the correct solution of which will be of great assistance to our country.

ACTIVITIES OF LOCAL ASSOCIATIONS

From Shreveport, La.

NOTICE TO OUR CUSTOMERS

We announce the discontinuance of itemizing Charge Accounts, beginning October 1. However, for your convenience in checking purchases on your statement, which bears date and amount, duplicate sale ticket is enclosed in your purchase. Should this duplicate ticket be lost, we have the original for your inspection, on file in our office.

For the further development of a continually expanding business such as ours, we realize the necessity of the adoption of saving and progressive methods. We believe this to be such a step, relieving to some extent, increasing overhead expenses.

In the final analysis, Quality and Service determine the extent of your patronage, so realizing that this change may inconvenience you at first by its newness, we feel that the thoughtful customer will recognize this as a step forward in efficiency and approve.

The reflection of these progressive advances will eventually be apparent in our policy, which is and will be that of selling dependable merchandise at the lowest margin of profit.

THE HEARNE DRY GOODS CO.,
Ltd.

Excerpts From the Credit World Showing What St. Paul, Minn., Stores Are Doing

Official Organ of Retail Credit Men's
National Association.

"Revolutionary methods in handling charge customers bills.....due to the strictly manless conditions which will prevail in these offices.....will become effective on October 1st."

"Itemized bills will not be rendered after that date."

"The new method means.....customers must begin preserving her daily department store slips, or she will have nothing to check her statement against on November 1st, unless she visits the store office, where a duplicate of daily purchases will be kept in alphabetical order."

LARGE SAVINGS ON LABOR IN DEPARTMENT STORES.

"The new system will release men for essential war work, reduce office forces 30 per cent, and release many women billers who, in turn, can fill other places in the store."

In Use by a Pittsburgh Member

The Government, through the Federal Reserve Board, has requested conservation of credit. Persons having charge accounts should assist in this patriotic duty by paying promptly. Otherwise, our delinquent accounts will be suspended and credit discontinued.

JOSEPH HORNE CO.

We are in receipt of the following communication from the STATE COUNCIL OF DEFENSE OF CALIFORNIA:

RESOLUTION.

THE CALIFORNIA STATE COUNCIL OF DEFENSE, recognizing the prudence of keeping the business of the State in a solvent and sound condition, calls the attention of those having credit accounts to the importance of meeting all their obligations promptly; and requests that the Retail Merchants of the State and their customers co-operate to that end.

CHAS. C. MOORE, Director.

In accordance with the above recommendation, we respectfully urge that bills rendered by Retail Merchants be settled promptly.

RETAILERS' CREDIT ASS'N
of Sacramento, Cal.

In Use at Cedar Rapids, Iowa

Beginning Monday, September 16th, this store withdraws all special discounts now being granted to ministers, churches, dressmakers and merchants.

Despite the fact that such a policy has been universal among retail stores, we have long felt that this discrimination was unfair to others, and not fully in accordance with the principles of a "one price" store.

And now we take this step for a very timely purpose—to help keep down our selling prices in the face of constantly rising costs of merchandise, to say nothing of increased expenses met with at every corner.

We do not claim to be pioneers in the movement to eliminate all discounts. Several progressive stores in various parts of the country have taken such a step, and have found it to be very satisfactory to those directly affected, as well as to their customers at large.

This move, and others we are making, we hope, will be effective in stemming to a great extent the constant rush of rising prices in these war times.

In our efforts we trust we shall have your best wishes, and your co-operation in the shape of continued patronage, which, by the way, we expect to earn.

Yours very truly,
THE KILLIAN COMPANY.

SPECIAL NOTICES

By Courtesy American Bankers Association and W. J. Burns' International Detective Agency
(Notify them direct).

WARNING—BOGUS CASHIERS' CHECKS

T. J. Mowery using name of J. H. Morris, has again taken up his operations

Due to the fact that a cashier's check is generally accepted at its face value without many questions being asked as to its validity, several operators have used bogus cashiers' checks to secure funds. One of the individuals who employed this means, is T. J. Mowery, who started his fraudulent transactions in 1910, and who, since then, has spent some little time in jail. Early in August this year, a man giving his name as J. H. Morris, entered a member bank of Atlanta, Ga., representing himself to be a farmer and cattle buyer from Apalachicola, Fla., and stating that he wanted to purchase \$5,000 worth of Liberty bonds. The bank was unable to deliver the bonds at the time, so Morris left the bank and returned on several occasions during the next two weeks. Finally on August 17, when he called at the bank, the latter had received the bonds from the U. S. Liberty Loan Department, and Mr. Morris then succeeded in securing \$5,000 worth of Liberty bonds, paying for them with a cashier's check purporting to be signed by the cashier of the American Exchange Bank, Apalachicola, Fla., drawn on the National City Bank, New York, N. Y., and payable to J. H. Morris in the amount of \$5,000. Morris secured a cashier's check of the Atlanta member bank for the amount of the refund due him on the purchase of these bonds and cashed this check two days later on a merchant of Atlanta. On August 21 the bank received a wire from the Chase National Bank, New York City, to the effect that the \$5,000 cashier's check was bogus. Our special representative at Atlanta is making an investigation in an endeavor to locate the operator but is believed that he left the city shortly after perpetrating this fraud. Upon receipt of this information, a description of the operator and specimens of his handwriting we were able to identify J. H. Morris as T. J. Mowery, who as stated above, is an old offender, and has used the following aliases: J. T. Murray, J. C. Mowery, J. L. Wortham, Frank H. Kimball, C. B. Morse, Joe A. Mathews. Following is a description of this operator: 63 years of age, 5 feet 6 inches, 140 pounds, medium build; ruddy complexion, gray eyes; dark hair, turning gray. Bertillion measurements, 19.6, 14.1, 11.1, 26.5, 45.0, 66.2.

G. A. LANE. We have just received information from the Denver representative of our detective agents, to the effect that a member bank in that city has sustained a loss upon paying on a check which was made payable to G. A. Lane and purported to have been issued by the Los Angeles Produce Company, countersigned by H. P. Bent, Treasurer. In making an investigation it was ascertained at Los Angeles that this produce company is conducted by a Chinaman who has been in charge of the business for eight years and at no time has he had a man in his employ by the name of Lane. We are unable to give a reliable description of the operator at this time.

JOHN R. GONSER. A bogus check operator using this name, which is the name of a reliable business man, called at a member bank of Reading, Pa., and presented a check drawn on the Kutztown National Bank, Kutztown, Pa., which purported to bear the signature of John R. Gonser. At the time the operator presented the check he requested the paying teller to communicate with the bank upon which the check was drawn and ask them as to the standing of the supposed maker. This plan was followed out and the paying teller was advised that the maker's check was good for a considerable sum. Without asking for further identification, the paying teller paid the check which later proved to be a forgery. At the time of the paying of this check everything seemed to be in order, and consequently no particular attention was paid to the presenter.

CHARLES KING. A member bank at Tulsa, Okla., has been defrauded by paying upon a check purporting to be issued by the Yarahola Pipe Line Company, which later events proved that the signature of the officials of this concern had been forged. The check in question was an exact facsimile of a pay check issued to Charles King who is now being searched for by a representative of our detective agents' office at Kansas City, Mo. King is described as 45 years of age, 5 feet 7 inches tall, 135 pounds, slender build, dark hair, graying around temples; bald on top, black eyes, sometimes wears mustache which he dyes black, has appearance of Jew; teeth in very poor condition; front teeth long and narrow; tattoo mark on one arm.

ELIZABETH SHELDON. A member bank at Duluth, Minn., has been defrauded by means of a bogus check deposited by one Elizabeth Sheldon, who opened an account and then proceeded to cash checks at different department stores throughout the city. The check deposited was later returned as bogus. This woman claims to have been in France as a Red Cross worker and to have returned to lecture. Our detective representatives are investigating in an endeavor to locate the operator. She is described as follows: 38 years of age, 160 pounds, 5 feet 3 inches, stout build, reddish brown hair, blue eyes, vaccination scar on left arm between elbow and shoulder is very noticeable as it is very red and appears to be a new scar.

C. R. STIFFLER. The operations of this individual are very unique and at times hard to carry out, but in one of his transactions he has caused a member bank of Denver, Colo., to sustain a small loss. His mode of operation is to cultivate a clerk working in some banking institution and after entertaining him a bit will call upon the clerk and request him to accommodate him by cashing his personal check. In making an investigation, our representative at Denver has ascertained that Stiffler is a railroad man and quite recently was located in Green River, Wyo. He is described as 39 years of age, 5 feet 9 inches tall, 159 pounds, medium build, ruddy complexion, light blond hair and blue eyes.

KEEP THIS NOTICE BEFORE YOU

The following unsold Financial Paper has been lost or stolen and should not be paid:

Adams Express Co.'s Money Orders—
AC-12448 to 499

American Express Co.'s Money Orders—
18-5408100 to 119
18-6456282 to 99 inc.

Wells Fargo & Co.'s Money Orders—
AE-903350 to 59
AE-903450 to 59
AG-54507 to 09

Wells Fargo & Co.'s Travelers Checks—
5001004 to 009 inc.
5001027 to 029 inc.
5274520
5340795 to 796 inc.
5533310 to 311 inc.
2777522
2816102
1142517
5122456-459
5401809
2593960-962
2898957-958
1643810-819
1797819
5091138-143
5367838-839
5427235-237
5454139
2056002-005
2614791
2874331
2885106-114
3274331-333

American Express Co.'s Money Orders—
18-6756282 to 99 inc.

Wells Fargo & Co.'s Money Orders—
AE-903350 to 59
AE-903450 to 59
AG-54507 to 09

American Express Co.'s Money Orders—
6147320 to 339 inc.

Southern Express Co.'s Money Orders—
SC-53809 to 899 inc.

Lost By, or Stolen From, Purchaser

Wells Fargo & Co.'s Travelers Checks—
5328234
5425558 to 559
5540630
2451600 to 604
2886899

Southern Express Co.'s Money Orders—
O-581428 to 439 inc.

Lost By, or Stolen From, Purchaser

Wells Fargo & Co.'s Travelers Checks—
5373322 to 323
2824800
2899333
3299186 to 188
3328061 to 068
5513926 to 927 inc.

If any of the above mentioned paper is presented for payment, agents must take it up, give a receipt therefor, and immediately telegraph superintendent for instructions.

A. F. COLE,
Auditor of Money Orders.

Chicago, October 2, 1918.

MASTER SWINDLER IN TOILS

Forger with Various Aliases Apprehended by American Bankers' Agents Following a Long Chase.

It will be interesting to our readers to learn of the capture of EMERY SALLYARDS, who has operated under numerous aliases, and whose prison record is a history by itself. After an elapse of several months' time without hearing from this operator, he again, quite recently, took up his fraudulent transactions and found many victims with his draft drawn against an account supposed to be carried by the First National Bank, Denver, Colo., with the Garfield National Bank, New York City. Throughout his transactions with this check, he used the alias of Robert E. Borden. When his supply of these checks ran out, he operated with checks on various banks in the northwest states. Finally, becoming very daring, he appeared in an Oregon city, where he made a purchase of an automobile and paid for same with a bogus draft. This draft was discounted by a local bank, and they, therefore, became the victims of Sallyards' transaction. Following this deal he left the vicinity in company with a young lady of that point, and they proceeded across country in the newly purchased machine. The representatives of our detective agents on the Pacific Coast took up the search for this individual and, after tracing him from point to point and covering all leads in Southern California, it was finally learned that the operator was making a camp in the mountains back of San Bernardino, Cal., it was also reported that he was well supplied with fire-arms, therefore, in making preparations to cause the arrest of this man, a small posse was collected and in the early hours of the morning, they arrived on the scene. After a short conference, it was decided to surround the cabin in which Sallyards and his supposed wife were residing. Following out this plan, the operator, who was working on his machine, preparing to make an early start, intending to leave the vicinity, was caught unawares, and his arrest was effected with ease. Upon questioning him, he, of course, denied all knowledge of the fraudulent transactions, and would not admit anything until the number upon the stolen automobile was identified as that of the one having been purchased with the bogus draft. While he admitted that deal, he would not admit his knowledge of other transactions. He was returned to San Bernardino, at which point he is being held awaiting extradition to Bakersfield, Cal. By referring to articles appearing in the JOURNAL, Supplements of May, August and November, 1912, March, 1913, October, 1914, May, 1916, July and August, 1918, there will be found a very good record of this man's activities and history. He has operated under many aliases, some of which we are giving as follows: E. Southern, A. M. McKee, Q. Bromson, M. O. Boyle, E. Sterling, J. L. Harrison and J. E. Edwards. He is described as 35 years of age, 5 feet 7 inches, 165 pounds, stout build, florid complexion, light grey eyes, light sandy hair. The expenses of this investigation have been prorated with the Oregon and California Bankers Associations.

EDWARD WAITES has been forging the names of prominent farmers, drawing checks on a member bank at Oslo, Minn., as well at banks in neighboring towns. He generally makes the checks payable to some other party, whose name he again forges when cashing them. No member bank has been defrauded as yet. The checks are for amounts from \$2 to \$10. He is described as follows: 17 years of age, 5 feet 3 inches; dark complexion. He was working for a farmer until recently.

BOUGHT GARAGES, CARS, FINE CLOTHES, BUT MONEY MISSING

Officers Now Looking for Person Who Operated on Large Scale

J. P. O'BRIEN, SAN FRANCISCO

(Courtesy Fremont Tribune)

Some of the schemes of Get-Rich-Quick Wallingford appear tame and insignificant when compared with the actual operations of a dapper person who went by the name of J. P. O'Brien of San Francisco.

During his short stay in Fremont O'Brien entered into a deal for the purchase of the Motor Inn garage, including the stock of cars and equipment, belonging to A. G. Bruner. Through the newspapers he announced that he had organized a co-operative garage and set forth in big type that he was prepared to save owners of automobiles large sums in the handling of their machines. His plan called for the combining of the Motor Inn and the Larson Auto Company garages, but the whole thing went up in the air when O'Brien and the woman with him suddenly disappeared Monday night.

Representing himself to be a man of means from San Francisco, O'Brien landed in Fremont last week and at once began negotiations for the two garages. When the papers were all ready for the completion of the deal a sudden halt was called when L. D. Richards, of the firm of Richards, Keene & Co., informed O'Brien that money to bind the bargain was needed.

O'Brien furnished the information that his money was in El Paso and that it would be necessary to have it transferred before the deal could be completed. Mr. Richards obligingly escorted O'Brien to the Fremont National Bank where he was given an introduction to President Charles F. Dodge.

Introduced to Bankers

Mr. Dodge assured O'Brien that the bank would be glad to handle his business and after a short conversation the meeting ended. The following day O'Brien instructed Mr. Richards to deliver the deed to the garage property to the Fremont National but Mr. Richards informed his customer that unless a small first payment was made that the deal so far as he was concerned was as far as it would go. At this juncture O'Brien gave Mr. Richards to understand that unless the deal was handled his way that there would be no deal made. Whereupon Mr. Richards decided that further time with the newcomer was wasted and decided to drop the matter.

In the meantime O'Brien had taken charge of the Bruner garage and was running the place. He had engaged half a dozen extra workmen at fancy salaries and was doing a rushing business. His advertisements had begun to bring results and everything was coming his way. Having taken over the agency for the lines of cars handled by Mr. Bruner, O'Brien had completed the sale of one car in addition to other accessories. All the while the extra force was turning out a big volume of repair work and the money was coming in for that.

Officers are looking for O'Brien and the automobile belonging to Mr. Bruner in which O'Brien is believed to have left Fremont late Monday evening.

Clothing and Diamonds

Soon after their arrival in Fremont O'Brien and his wife discovered the need of more clothes and jewelry. At one suithouse a bill of goods amounting to \$150 was purchased with instructions to have delivery made at Hotel Pathfinder. The messenger was given \$2.50 on the account and turned over the clothing.

O'Brien was less successful at a clothing store where he selected clothing to the amount of \$105, but failing to produce the cash in payment, the clerk refused to part with the goods.

At a jewelry store O'Brien selected a diamond ring valued at \$650, but the dealer refused to make delivery until he had ascertained if the check O'Brien presented in payment was good. At the bank on which the check was drawn the jeweler was informed that it would not be honored although O'Brien had deposited a check for \$750 on account the day before. Word from the El Paso bank on which he had drawn was being awaited before the local bank would pay out any cash.

Bought an Automobile

Earl Williams, clerk at the First National Bank, sold O'Brien a second-hand Ford touring car and took a check in payment. Mr. Williams had delivered the car to O'Brien's garage but when he heard early yesterday that O'Brien had left town he took possession of the automobile.

O'Brien got out of town owing a bill of \$9.05 at Hotel Pathfinder. He paid his bill at the hotel for the first three days, but left Monday evening without making any mention of such small matters as a hotel account.

WHO GETS OUR MONEY?

By T. T. NEWHAMS, Treasurer Houston Bros. Co., Pittsburgh, Pa.

Fellow Credit Men and Women:

A certain man, immediately after being married, is reputed to have turned to the one at his side, and said, "Friends, this thing was thrust upon me." I did not seek this opportunity, so in a way I can truthfully say, This was thrust upon me, and it was therefore, a case of facing the hot shrapnel of criticism or else face the cold steel glare of the members for not taking my turn and attempting at least to do my bit for the Credo Club.

"Dear Percy," with sadness she wrote to her former fiance, "as you are probably aware, I am to be married to Mr. Anthony the coming month. I shall appreciate it if you will burn all the little notes I sent you, assuring you of reciprocity in regard to those you sent me." She immediately received this reply:

"Dear Dorothy, I shall certainly comply with your request at once. And, incidentally, as your new fiance holds a few notes of mine, I shall deem it a great favor if you will induce him to burn them with the rest."

We know what it is to hold some notes ourselves, possibly just as well as any other line of business.

I represent a Builders Supply business, selling decorations for your lawn in the way of Iron Clothes Posts and Underground Garbage Cans to hold what Hooverism may allow you to put therein, and Coal Holes to receive the latest style coal. Selling material for the building of homes, starting with the foundation and continuing with the brick or other kind of walls and on through with the roof and many other things to make the home beautiful and comfortable.

Will speak, therefore, of Mechanic's Liens, and if time is left for so doing, of some of the characteristics of contractors in general.

BUILDING CONTRACTOR'S AND MECHANIC'S LIENS, OR WHO GETS OUR MONEY?

One of our greatest hardware merchants has said, "At certain times the following proposition will face you: Some one is going to GET SORE, and someone is going to GET THE MONEY: WHICH ARE YOU GOING TO GET?"

My business is different, so say they all. However, our business is just like yours, namely, we sell, we pay, we collect, and we lose some bills.

The particular end of the business that I have been personally in touch with for the most part, for the last few years, has thrown me in touch with a certain class of people, generally called men; some being individuals, while others have chosen to hide their identity, at least to a certain extent, in or behind, take it as you will, a CORPORATE NAME which SHOULD raise the question "WHAT'S IN A NAME?"

Outside of our line, and I suppose that only a few of you have intimate knowledge of this line of business, I suppose we are put in a ROYAL CLASS, and need only to speak the word, and to paraphrase a well known cleansing advertisement, "LET MECHANIC'S LIENS DO YOUR WORK."

Some years ago the Saturday Evening Post

published a series of articles showing how some clever collections were made by a certain individual, but have you ever thought of asking them to publish some of the ones he did NOT NAME? We can tell you some we did NOT MAKE through MECHANIC'S LIENS.

MECHANIC'S LIENS are treacherous and as a former official of our company used to say, "If we did not have the MECHANIC'S LIENS, then a man would have to be sold at all times on his own credit risk." However, the law is there and such as it is, it causes many people worry and if you get nothing else from anything I might say today, PLEASE GET THIS: WHEN YOU BUILD, PLEASE GET A BUILDER TO DO IT. If you don't you may just as well stop long enough to insert the letter Y before the next to the last word in the subject of this talk, and it will come home to you a little plainer.

The general run of our city customers are called CONTRACTORS, and sometimes I think they are well named, depending on where you put the emphasis. CONTRACTORS there are, who seem to have nothing but the first syllable and after getting the other people's confidence he proceeds to get their money as well and then quits the job, and as a result somebody gets SORE.

Again, there are others who are CONTRACTORS, and who seem to get smaller and smaller right along, and WOE BEFALL the man or firm who does not keep close tab.

The kind we like are BUILDERS—who not only BUILD HOMES FOR YOU and FACTORIES for ALL of us, but who BUILD THEMSELVES as they go along and at the same time build up their capital or investment so that people may know whom they can trust.

THEREFORE, when you build—see your lawyer and see that the contract is gone over carefully and see also that YOUR PART is faithfully done. That is, see to it that either he has sufficient money of his own (not credit, so-called) to carry on the work till you get yours, or else furnish him and his helpers (material, men and sub-contractors) with their proper share and if you don't like the lawyers, see some good BUILDERS SUPPLY COMPANY and have them tell you what a lawyer may never tell you, and then your home may escape the FIERY EVILS of the heretofore, for you, unknown MECHANIC'S LIENS. Mechanic's Liens can be filed in many cases, and under a number of circumstances, and there are times again when they cannot be filed at all.

A diagram or picture roughly drawn as it is will help you remember, possibly better than my words, some of the outstanding features of the law.

We are, of course, only talking about the Pennsylvania Law.

Some of the essential points of Mechanic's Liens, when concerned with the new work, will now be shown but let it be noted here that when concerned with old work or alterations, that there is greater danger of not being able to get it filed properly, unless you are thoroughly posted beforehand.

WHO GETS OUR MONEY?—Continued

The first thing should be to see whether or not the job has been listed in the County Records as being a NON-LIEN JOB, which the law permits. If so, it will be a rare case where you can properly file a lien.

Public Schools, Buildings for the State or County or other similar Public Buildings, may not have liens properly filed against them.

If you are expecting to file a lien to protect your interest, then you should have definite knowledge as to who holds the title, and what position you are in as to the contractor, remembering that if you are more than two removed from the owner you cannot file a lien.

Again, you should know exactly where the property is, sometimes it is necessary to have a survey taken of the operation before you can properly file a lien, particularly if it is a row, or if in case of individual buildings, they were built on lots that do not agree with the lots as originally laid out in the plan.

(Illustrations omitted—MORE—read.)

Then you need to know enough about the building to describe it fairly accurate so that it can be reasonably identified, if necessary.

If you had no definite contract as to amount and quantity, you must file itemized particulars and bills and show dates of material furnished and labor done, if labor is connected as a separate item, then no lien can be filed for labor only, as we understand it.

You must, if dealing with the owner, first file a lien within six months from the day you did your last work or furnished your last material. Then within thirty days from that date you must serve notice on the owner that you did, and see that a copy and an affidavit of the serving is also filed in the county court.

This is a ticklish proposition, as you must first find the owner or else your case will be much harder. You are permitted to serve the notice on the owner anywhere you find him, but if you cannot find him, then your case is a much harder one, the first step being to try and find some adult member of the family, or servant will do, and provided they are at home and will come to the door, you may hand same to anyone, if they appear to be of adult age, making sure, of course, that it is the owner's residence you are at, and that they are in reality considered a member of his household or family, but you cannot serve other than the owner away from home.

In case you are a sub-contractor, that is, you are dealing with someone else other than the owner, but who is himself dealing with the owner, then you may still file a lien provided you follow the law which is slightly different than when dealing directly with the owner.

If you see that you are not sure of your money, then you must serve an intention notice, calling attention to the fact that if your account is not paid at the end of thirty days you are considering the filing of a lien. This notice of intention must be served on the owner, regardless of the contractor with whom you are dealing, and must be served before ninety days have expired from the date of your last work or material furnished. Then, after the thirty days, but not a day sooner, you are permitted to file your lien, then you may wait if you wish, till nearly ninety days are up from the date of serving your notice of intention, but not a day later. Then after

filing your lien in the same manner as you would when dealing with the owner direct, you must serve a notice on the owner, calling attention to the fact that you have filed a lien or liens and giving in the notice the term numbers, etc., remembering in the meanwhile, tired though you are by this time, that your owner must be caught to do the serving, and this within thirty days after filing the lien, and this oftentimes requires some detective work which you are not safe in leaving to someone else.

We had a case some years ago where it seemed as if the only condition that was open was to serve the notice in Milwaukee. Through our good friends of the Credit Men's Association there, we succeeded, though it became necessary to write a second letter of instruction and seeking the aid of one of their young lady clerks, and as a result, managed to reach a servant of the family, and then the young lady making affidavit of the serving, showing when, where and to whom the notice was served, we filed same here in Pittsburgh, and we later got THE MONEY.

Illustrations help make clear the subject just in proportion as they are clear, and in fact, they are as someone has said, WINDOWS to view things, but cannot use too many for fear of tiring.

Now, you are about ready to GET YOUR MONEY. If they choose to pay it, and if not—it is up to you to be watchfully waiting and when you think it is no longer safe to watch—ISSUE your Sci Fa and start to sell on your judgment, if nothing hinders you getting same. Woe befall, even this, if you do not push or issue within two years of filing, and if customer fights, you are up against it again, at least temporarily. Ticklish business it is, and keeps you moving always.

(Illustrations omitted—Tac—REED—E.

Pgh. BROOKLINE)

In passing, let me say that all lawyers are not thoroughly familiar with this law, as we have found through bumping up against them with our customers. (Plenty of illustrations.)

For instance, a lawyer permitting a second mortgage to go on record without first seeing to it that the work on new buildings was not started before his mortgage went on record.

There is a good deal of injustice exhibited as well by many individuals and firms who move into or permit others to move into the buildings erected and either save rent for themselves or collect rent from those who moved in and still do not offer to pay interest to the contractor or material man who has often helped in a very large way to finance the work, and one of the worst ills of this is the fact that they think they can afford to wait, now that they have the use of the building or home as it may be, whereas, if they were kept out and had to pay rent it would come home harder and possibly hasten a settlement for all concerned.

This kind of dealing would only permit the turning of the money two or three times a year and cause a good deal of hardship besides.

This has been a sort of scattered shot, but in a hurried noon time talk, we have to move fast.

When you get ready to build that new home for your wife, or it may be an enlarged factory for yourself, PLEASE ASK A BUILDER TO DO IT.

IN REGARD TO RAILROAD EMPLOYEES

RESOLUTION SENT TO HON. W. G. McADOO

Whereas, The attention of the Retail Credit Men's National Association in convention assembled has been called to the fact that in at least one state the courts have decided that the salaries of the employes of railroads are subject to garnishment, it being held that the Government does not hold the railroads and that at least two railroad companies have announced their intention of refusing to honor garnishment proceedings on the grounds that their employes are employes of the Government, whose salaries are not subject to garnishment, and

Whereas, We are informed that the final decision as to whether or not garnishments against the employes of railroads shall be honored is to be made by the Hon. W. G. McAdoo, Director General of Railroads, and

Whereas, The decision will also affect employes of telephone and telegraph companies and any and all other businesses or industries that may hereafter come under Government control, and

Whereas, The merchants, members of the Retail Credit Men's National Association, extend accommodations to hundreds of thousands of men and women now employed by the commercial and industrial organizations hereinbefore mentioned, and

Whereas, To very greatly increase the number of persons whose salaries are exempt from garnishment by the law, which we believe to be unanimously considered unjust by the merchants of this country, which seriously disturb retail credit conditions and materially affect the future extension of credit to employes of railroads who, as a class, enjoy good credit standing as well as pleasant and cordial relation with retail merchants, and

Whereas, The Retail Credit Men of this country desire to fully co-operate with the Government of the United States in the maintenance of the sound credit system, now therefore be it

Resolved, That the Retail Credit Men's National Association, in convention assembled, respectfully calls to the attention of the Hon. W. G. McAdoo, Director General of Railroads, the seriousness of the issues involved, and does cordially and earnestly urge him to render a decision which will not affect the garnishment laws under which the various states of the union have been operating, as applying to the employes of railroads, telephone and telegraph companies, or the employes of any and all other industries that hereafter may come under Government control, and do further respectfully request that the said Hon. W. G. McAdoo render an early decision, thereby eliminating the uncertainty prevailing.

Many local associations have sent resolutions to Mr. McAdoo along the line of the National Association resolution.

An erroneous opinion seems to have been created that it will be impossible to recover from railroad employees. Read the letter above, and any suggestion you have to offer, kindly send on at once to Mr. G. A. Lawo, Credit Manager, J. Gerber & Co., Memphis, or to this office.

THE REPLY

United States Railroad Administration

W. G. McAdoo, Director General

Division of Law

John Barton Payne, General Counsel

Washington, September 30, 1918

Retail Credit Men's National Association,
St. Louis, Mo.

Gentlemen:

On behalf of the Director General acknowledgment is made of your letter dated September 16th enclosing report of your committee on resolutions dealing with railroad employees.

We appreciate fully the position of your association and it was not our desire when promulgating General Order 43 on the subject of garnishments to protect dishonest employes who seek to defeat the collection of just obligations.

You will note that by this General Order, copy of which is attached, that in Paragraph 3, provision is made for some action to be taken should the occasion demand it.

A blanket requirement that the men should be discharged if they fail to pay their obligations would hardly accomplish the purpose, and aside from this fact it might serve to deprive the Government of much needed labor at a time when it can ill afford to spare them.

Yours for the Fourth Liberty Loan,
JOHN BARTON PAYNE.

United States Railroad Administration

W. G. McAdoo, Director General
of Railroads.

Washington, September 5, 1918

GENERAL ORDER No. 43.

Whereas proceedings in garnishment, attachment, or like process by which it is sought to subject or attach money or property under Federal control or derived from the operation of carriers under Federal control under the act of Congress of March 21, 1918, are inconsistent with said act, and with the economical and efficient administration of Federal control thereunder; and

Whereas such proceedings are frequently commenced, particularly for the garnishment or attachment of amounts payable, or claimed to be payable, as wages or salaries of employees, which practice is prejudicial to the interests of the Railroad Administration in the operation of the lines and systems of transportation under Federal control, and is not necessary for the protection of the rights or the just interests of employees or others; and

Whereas if any rules or regulations become necessary to require employees to provide for their just debts, the same will be issued hereafter;

It is therefore ordered that no moneys or other property under Federal control or derived from the operation of carriers while under Federal control shall be subject to garnishment, attachment, or like process in the hands of such carriers or any of them, or in the hands of any employee or officer of the United States Railroad Administration.

W. G. McADOO,
Director General of Railroads.

WILL NOT FIGHT McADOO'S NO-GARNISHMENT ORDER.—Although several cases suitable for court action have presented themselves, Kansas Retailers' Association decides to submit.

WHO GETS OUR MONEY?—Continued

The first thing should be to see whether or not the job has been listed in the County Records as being a NON-LIEN JOB, which the law permits. If so, it will be a rare case where you can properly file a lien.

Public Schools, Buildings for the State or County or other similar Public Buildings, may not have liens properly filed against them.

If you are expecting to file a lien to protect your interest, then you should have definite knowledge as to who holds the title, and what position you are in as to the contractor, remembering that if you are more than two removed from the owner you cannot file a lien.

Again, you should know exactly where the property is, sometimes it is necessary to have a survey taken of the operation before you can properly file a lien, particularly if it is a row, or if in case of individual buildings, they were built on lots that do not agree with the lots as originally laid out in the plan.

(Illustrations omitted—MORE—read.)

Then you need to know enough about the building to describe it fairly accurate so that it can be reasonably identified, if necessary.

If you had no definite contract as to amount and quantity, you must file itemized particulars and bills and show dates of material furnished and labor done, if labor is connected as a separate item, then no lien can be filed for labor only, as we understand it.

You must, if dealing with the owner, first file a lien within six months from the day you did your last work or furnished your last material. Then within thirty days from that date you must serve notice on the owner that you did, and see that a copy and an affidavit of the serving is also filed in the county court.

This is a ticklish proposition, as you must first find the owner or else your case will be much harder. You are permitted to serve the notice on the owner anywhere you find him, but if you cannot find him, then your case is a much harder one, the first step being to try and find some adult member of the family, or servant will do, and provided they are at home and will come to the door, you may hand same to anyone, if they appear to be of adult age, making sure, of course, that it is the owner's residence you are at, and that they are in reality considered a member of his household or family, but you cannot serve other than the owner away from home.

In case you are a sub-contractor, that is, you are dealing with someone else other than the owner, but who is himself dealing with the owner, then you may still file a lien provided you follow the law which is slightly different than when dealing directly with the owner.

If you see that you are not sure of your money, then you must serve an intention notice, calling attention to the fact that if your account is not paid at the end of thirty days you are considering the filing of a lien. This notice of intention must be served on the owner, regardless of the contractor with whom you are dealing, and must be served before ninety days have expired from the date of your last work or material furnished. Then, after the thirty days, but not a day sooner, you are permitted to file your lien, then you may wait if you wish, till nearly ninety days are up from the date of serving your notice of intention, but not a day later. Then after

filing your lien in the same manner as you would when dealing with the owner direct, you must serve a notice on the owner, calling attention to the fact that you have filed a lien or liens and giving in the notice the term numbers, etc., remembering in the meanwhile, tired though you are by this time, that your owner must be caught to do the serving, and this within thirty days after filing the lien, and this oftentimes requires some detective work which you are not safe in leaving to someone else.

We had a case some years ago where it seemed as if the only condition that was open was to serve the notice in Milwaukee. Through our good friends of the Credit Men's Association there, we succeeded, though it became necessary to write a second letter of instruction and seeking the aid of one of their young lady clerks, and as a result, managed to reach a servant of the family, and then the young lady making affidavit of the serving, showing when, where and to whom the notice was served, we filed same here in Pittsburgh, and we later got THE MONEY.

Illustrations help make clear the subject just in proportion as they are clear, and in fact, they are as someone has said, WINDOWS to view things, but cannot use too many for fear of tiring.

Now, you are about ready to GET YOUR MONEY. If they choose to pay it, and if not—it is up to you to be watchfully waiting and when you think it is no longer safe to watch—ISSUE your Sci Fa and start to sell on your judgment, if nothing hinders you getting same. Woe befall, even this, if you do not push or issue within two years of filing, and if customer fights, you are up against it again, at least temporarily. Ticklish business it is, and keeps you moving always.

(Illustrations omitted—Tac—REED—E.

Pgh. BROOKLINE)

In passing, let me say that all lawyers are not thoroughly familiar with this law, as we have found through bumping up against them with our customers. (Plenty of illustrations.)

For instance, a lawyer permitting a second mortgage to go on record without first seeing to it that the work on new buildings was not started before his mortgage went on record.

There is a good deal of injustice exhibited as well by many individuals and firms who move into or permit others to move into the buildings erected and either save rent for themselves or collect rent from those who moved in and still do not offer to pay interest to the contractor or material man who has often helped in a very large way to finance the work, and one of the worst ills of this is the fact that they think they can afford to wait, now that they have the use of the building or home as it may be, whereas, if they were kept out and had to pay rent it would come home harder and possibly hasten a settlement for all concerned.

This kind of dealing would only permit the turning of the money two or three times a year and cause a good deal of hardship besides.

This has been a sort of scattered shot, but in a hurried noon time talk, we have to move fast.

When you get ready to build that new home for your wife, or it may be an enlarged factory for yourself, PLEASE ASK A BUILDER TO DO IT.

IN REGARD TO RAILROAD EMPLOYEES

RESOLUTION SENT TO HON. W. G. McADOO

Whereas, The attention of the Retail Credit Men's National Association in convention assembled has been called to the fact that in at least one state the courts have decided that the salaries of the employees of railroads are subject to garnishment, it being held that the Government does not hold the railroads and that at least two railroad companies have announced their intention of refusing to honor garnishment proceedings on the grounds that their employees are employees of the Government, whose salaries are not subject to garnishment, and

Whereas, We are informed that the final decision as to whether or not garnishments against the employees of railroads shall be honored is to be made by the Hon. W. G. McAdoo, Director General of Railroads, and

Whereas, The decision will also affect employees of telephone and telegraph companies and any and all other businesses or industries that may hereafter come under Government control, and

Whereas, The merchants, members of the Retail Credit Men's National Association, extend accommodations to hundreds of thousands of men and women now employed by the commercial and industrial organizations hereinbefore mentioned, and

Whereas, To very greatly increase the number of persons whose salaries are exempt from garnishment by the law, which we believe to be unanimously considered unjust by the merchants of this country, which seriously disturb retail credit conditions and materially affect the future extension of credit to employees of railroads who, as a class, enjoy good credit standing as well as pleasant and cordial relation with retail merchants, and

Whereas, The Retail Credit Men of this country desire to fully co-operate with the Government of the United States in the maintenance of the sound credit system, now therefore be it

Resolved, That the Retail Credit Men's National Association, in convention assembled, respectfully calls to the attention of the Hon. W. G. McAdoo, Director General of Railroads, the seriousness of the issues involved, and does cordially and earnestly urge him to render a decision which will not affect the garnishment laws under which the various states of the union have been operating, as applying to the employees of railroads, telephone and telegraph companies, or the employees of any and all other industries that hereafter may come under Government control, and do further respectfully request that the said Hon. W. G. McAdoo render an early decision, thereby eliminating the uncertainty prevailing.

Many local associations have sent resolutions to Mr. McAdoo along the line of the National Association resolution.

An erroneous opinion seems to have been created that it will be impossible to recover from railroad employees. Read the letter above, and any suggestion you have to offer, kindly send on at once to Mr. G. A. Lawo, Credit Manager, J. Gerber & Co., Memphis, or to this office.

THE REPLY

United States Railroad Administration

W. G. McAdoo, Director General

Division of Law

John Barton Payne, General Counsel

Washington, September 30, 1918

Retail Credit Men's National Association,
St. Louis, Mo.

Gentlemen:

On behalf of the Director General acknowledgment is made of your letter dated September 16th enclosing report of your committee on resolutions dealing with railroad employees.

We appreciate fully the position of your association and it was not our desire when promulgating General Order 43 on the subject of garnishments to protect dishonest employees who seek to defeat the collection of just obligations.

You will note that by this General Order, copy of which is attached, that in Paragraph 3, provision is made for some action to be taken should the occasion demand it.

A blanket requirement that the men should be discharged if they fail to pay their obligations would hardly accomplish the purpose, and aside from this fact it might serve to deprive the Government of much needed labor at a time when it can ill afford to spare them.

Yours for the Fourth Liberty Loan,

JOHN BARTON PAYNE.

United States Railroad Administration

W. G. McAdoo, Director General

of Railroads.

Washington, September 5, 1918

GENERAL ORDER No. 43.

Whereas proceedings in garnishment, attachment, or like process by which it is sought to subject or attach money or property under Federal control or derived from the operation of carriers under Federal control under the act of Congress of March 21, 1918, are inconsistent with said act, and with the economical and efficient administration of Federal control thereunder; and

Whereas such proceedings are frequently commenced, particularly for the garnishment or attachment of amounts payable, or claimed to be payable, as wages or salaries of employees, which practice is prejudicial to the interests of the Railroad Administration in the operation of the lines and systems of transportation under Federal control, and is not necessary for the protection of the rights or the just interests of employees or others; and

Whereas if any rules or regulations become necessary to require employees to provide for their just debts, the same will be issued hereafter;

It is therefore ordered that no moneys or other property under Federal control or derived from the operation of carriers while under Federal control shall be subject to garnishment, attachment, or like process in the hands of such carriers or any of them, or in the hands of any employee or officer of the United States Railroad Administration.

W. G. McADOO,

Director General of Railroads.

WILL NOT FIGHT McADOO'S NO-GARNISHMENT ORDER.—Although several cases suitable for court action have presented themselves, Kansas Retailers' Association decides to submit.

CONSTITUTION AND BY-LAWS

OF THE

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

CONSTITUTION

ARTICLE 1—NAME.

This organization shall be known as the RETAIL CREDIT MEN'S NATIONAL ASSOCIATION.

ARTICLE 2—OBJECTS.

SECTION 1. The object of this Association shall be to organize Retail Credit Men and Local Associations of Retail Credit Men throughout America into one National body.

SEC. 2. To bring its members into closer relationship for the purposes of interchanging ideas and rendering mutual assistance.

SEC. 3. To disseminate at regular and frequent intervals literature bearing on the subject of retail credits, and the fullest interchange of all credit information between all its members, individual or organized.

SEC. 4. To concentrate effort and thereby have at command a more powerful influence in matters of legislation and law enforcements and to perform such other kindred lines of work as the members of this Association may determine upon in the manner hereinafter described.

ARTICLE 3—MEMBERSHIP.

SECTION 1. (a) The membership of this Association shall consist of firms, corporations, or individuals engaged in any legitimate lines of retail business, by whom credit is extended, rating bureaus holding memberships in local retail credit Associations, and affiliated Associations of retail credit men. An "Affiliated Association" is a local retail credit Association wherein every regular member is a member, in good standing, of this National Association.

(b) Membership shall be divided into two classes, viz.: Individual and Organized.

SEC. 2. (a) Individual membership shall consist of credit men or firms, corporations, or individuals engaged in any legitimate lines of retail business where credit is given, and rating bureaus, as hereinbefore provided, who may join the Association directly. In cities where there is an organized membership, such individual applications shall be referred to the Local Association for approval.

(b) Any individual member more than sixty days in arrears for dues shall cease to be a member of this Association, providing he has been notified at least twice by the Secretary, in writing, of the non-payment of dues.

SEC. 3. (a) Organized membership shall consist of those who are members of affiliated Associations.

(b) Any affiliated Association more than sixty days in arrears for dues to this organization shall be reported by the Secretary to the Board of Directors for such action as it may deem proper, and may be dropped from membership by said Board. In the event of a portion of the

membership of an affiliated Association being sixty days in arrears for dues, such members shall cease to be members of this Association, providing the local Association of which they are members, has been notified at least twice by the Secretary of the non-payment of dues.

(c) Upon the payment of dues by a local Association and in compliance with Section 1 a, Article 3, as herein provided, there shall be issued to such Association a certificate, signed by the President, Secretary and Treasurer, setting forth that said Association is an affiliated Association or branch of the Retail Credit Men's National Association and accepts such certificate subject to the Constitution and By-Laws of the Retail Credit Men's National Association. No Association shall withdraw from the Retail Credit Men's National Association during the year for which all or part of the dues are paid, except by the consent of the Board of Directors of the Retail Credit Men's National Association.

SEC. 4. Any officer, member or affiliated Association may be suspended, expelled, or otherwise disciplined, for failure to co-operate, or other cause, provided such officer, member or affiliated Association has been served with a written notice of the charges preferred against him or it, at least fifteen days before the hearing thereon. Such hearing shall be before the Board of Directors, and such officer, member or affiliated Association shall have the right to be heard thereon. The action of such Board of Directors shall be final.

ARTICLE 4—ANNUAL DUES.

SECTION 1. For individual membership, \$3.00, payable annually in advance.

SEC. 2. For organized membership, \$3.00, for every member on the roll of an affiliated Association, which shall be paid annually in advance.

ARTICLE 5—ANNUAL MEETINGS.

No annual meeting of the Association shall be held, but in the place and stead thereof an Annual Convention will be held, which convention shall have and exercise all the powers of an annual meeting. Such Annual Convention shall be held at a time and place to be selected by the Board of Directors at least six months in advance of such Convention.

ARTICLE 6—REPRESENTATION.

SECTION 1. Each affiliated Association shall be entitled to one delegate for each ten members or major fraction thereof, and each delegate shall cast a vote on any roll call for each member which he represents. A delegate unable to attend a Convention may give his proxy to any other member of his local Association, or an affiliated Association may give its proxy, signed

CONSTITUTION AND BY-LAWS—Continued

by the President and Secretary thereof, to any individual or individuals, members of their Association, but not in number to exceed the delegates as provided for in this section.

SEC. 2. Individual members may be represented at all conventions of the Association, either in person or by proxy. All proxies shall be in writing and must be filed with the Secretary at or previous to the time of meeting. All proxies must be held by a member residing in the same or adjoining state as the maker thereof.

SEC. 3. No member shall be entitled to vote at any of the Conventions of this Association, either in person or by proxy, unless said member has paid all dues standing against him at the time he offers to vote.

SEC. 4. No salaried officer or employee of this Association shall have the right to hold a proxy.

ARTICLE 7—OFFICERS AND BOARD.

SECTION 1. (a) The officers of the Association shall be a President, a First Vice-President, a Second Vice-President, a Secretary and a Treasurer.

(b) Officers (other than the Secretary and the Treasurer) shall be elected at the Annual Convention for a term of one year from and after the date of their election or until their successors are elected and qualified.

(c) All officers shall serve without compensation except the Secretary and Treasurer, whose salary shall be fixed by the Board of Directors.

SEC. 2. (a) The Board of Directors shall be composed of twelve members in addition to the President, the First Vice-President, the Second Vice-President, the Secretary and the Treasurer.

(b) At annual Conventions, four directors shall be elected for a term of three years from and after the date of their election, or until their successors are elected and qualified. No person who has served a full term as Director shall be eligible to election as a Director at the annual Convention occurring at the close of his said term. Not more than three members who are not actively engaged in any line of retail business by whom credit is extended shall be eligible to serve as a member of the Board of Directors. This does not include the officers of this Association.

(c) Vacancies occurring upon the Board of Directors during the period of any annual Convention of the Association, occasioned by the election of a member of the Board to another office, or for any other cause, shall be filled at the same annual Convention by election in the usual manner provided.

(d) The Vice-Presidents, in the absence of the President, shall in their order, perform the duties of and have the same authority as the President.

(e) All vacancies occurring among the officers or upon the Board of Directors shall be filled by the Board of Directors pro tempore to serve until the next annual Convention, and such appointees on the Board shall be from the State in which the vacancy occurs. At the next annual Convention such vacancy on the Board

shall be filled for the unexpired term in the regular manner provided.

(f) The Secretary and Treasurer shall give a bond for the faithful discharge of their duties, in a sum, and with such sureties as required by the Board of Directors; such bonds to be placed in the custody of the President of this Organization; and shall each receive for their services the sum of \$1.00 per annum, or more, at the discretion of the Board.

SEC. 3. When the membership of the Association reaches three thousand, the Board of Directors shall be enlarged from year to year by the election of one additional Director for each thousand members or major fraction thereof, in excess of the above basis. Such additional Directors shall be elected to serve for one year.

ARTICLE 8—MANNER OF ELECTIONS.

SECTION 1. (a) All officers (the Secretary and the Treasurer alone excepted) and members of the Board of Directors, shall be elected by secret ballot at the annual Convention.

(b) The Secretary and the Treasurer shall be elected by the Board of Directors at the first meeting of the Board immediately following the annual Convention, for one year, or until their successors shall be elected and qualified, and such election may be made from the existing Directorate (thereby creating a vacancy or vacancies upon the Board) or otherwise, at the discretion of the Board. The offices of the Secretary and Treasurer, respectively, may be filled by one person at the discretion of the Board.

(c) At the 1918 Annual Convention and thereafter, no one city or affiliated Association shall be entitled to more than one officer or director to serve upon the Board; excepting only that anyone city or affiliated Association may be represented by one Director in addition to either the President, a Vice-President, the Secretary or the Treasurer of this Association.

SEC. 2. (a) Nominations for officers and directors (the offices of Secretary and Treasurer alone excepted) shall be made at the business sessions next preceding the session at which the election is held, and no nominations shall be made at the election session except by unanimous consent.

(b) The candidates receiving the highest number of votes in the order of their eligibility shall be declared elected to fill existing vacancies and the same order shall determine their length of service, excepting only in the case of a special election to fill a particular vacancy for an unexpired term.

ARTICLE 9—APPLICATION FOR MEMBERSHIP.

SECTION 1. (a) All applications for organized membership must be made to the Secretary in writing.

(b) Applications for individual membership shall be made on the regular application blank of the Association, signed by the applicant and accompanied by the first annual dues, which will be returned in case the application is refused.

CONSTITUTION AND BY-LAWS—Continued

(c) Membership in this organization will not be recognized, nor service extended, prior to the payment of the first annual dues.

SEC. 2. The Secretary shall be empowered to accept applications for membership, except from individuals in cities where there is an organized membership, in which case such application shall be referred to the local Association for approval. Applications that the Secretary deems undesirable shall be referred to the Board of Directors for their action.

SEC. 3. Immediately upon acceptance of each application for individual membership, a certificate of membership, signed by the President and countersigned by the Secretary shall be issued and annually thereafter upon receipt of renewal dues.

ARTICLE 10—QUORUM.

SECTION 1. (a) One-third of all the members of this Association in attendance in person or by proxy at the annual Convention, constitute a quorum for the transaction of business.

(b) A majority of the members of the Board of Directors, either in person or by proxy, shall constitute a quorum for the transaction of business; it being required, however, that not less than five directors must be present in person.

(c) A majority of the members of each Committee, either in person or by proxy, shall constitute a quorum for their respective committees.

ARTICLE 11—AMENDMENTS.

SECTION 1. Alterations, additions or amendments to the Constitution or By-Laws may be made at any regular Annual Convention,

provided that notice of such alterations, additions or amendments is filed with the Secretary, and such notice presented by him to the membership represented thereat, at least one day before action is taken thereon. Alterations, additions and amendments shall be adopted by a vote of two-thirds of the membership represented at such Convention.

ARTICLE 12—USE OF NAME.

SECTION 1. No member other than the elected officers, shall be authorized to sign the name of the Association in any correspondence. Every officer using the name of the Association shall affix the title of his office to his signature. It is, however, recommended that every member note on his stationery the fact that he is a member of the Association.

ARTICLE 13—STANDING COMMITTEES.

The Standing Committees shall be:

- (a) Legislative.
- (b) Bankruptcy.
- (c) Adjustment Bureau.
- (d) Membership.
- (e) Mercantile Agencies.
- (f) Credit Literature.
- (g) Credit Department Methods.
- (h) Credit Co-Operation.

These Committees shall be appointed by the President as soon as possible after the annual Convention.

ARTICLE 14—CENTRAL OFFICE.

The Central Office of the Association may be located in such city as the Board of Directors shall decide.

BY-LAWS

ARTICLE 1—PRESIDENT.

SECTION 1. (a) The President shall preside at the Annual Conventions of the Association and all meetings of the Board of Directors held during his term of office and be chief executive officer, exercising a general supervision over the interests and welfare of the Association. He shall have the power to appoint the Standing Committees and to fill the vacancies occurring upon such Committees.

(b) The President shall appoint all Committees growing out of the business transacted by the Board and fill vacancies occurring upon such Committees, unless otherwise provided. He shall call the regular meetings of the Board of Directors, or special meetings of the Board at his discretion, or upon written request of two-thirds of the members of the Board. He shall have the deciding vote in case of a tie.

SEC. 2. The Vice-Presidents, in the absence of the President, shall, in their order, perform the duties of and have the same authority as the President.

SEC. 3. In the absence of the President and Vice-Presidents, a President pro tempore

shall be elected by ballot from the Board of Directors.

ARTICLE 2—SECRETARY.

The duties of the Secretary shall be assigned to him from time to time by the Board of Directors. He shall answer all correspondence, may sign all documents issued by the Association, receive all moneys paid to the Association, and shall turn over the same to the Treasurer within thirty days, taking his receipt therefor, and shall make a report to the annual Convention. He shall be required to make written request to all affiliated Associations, at least thirty days before the date of the Annual Convention for a complete roster of their respective Associations, and shall give notice to all members, either by letter or in the publication, of the date of each Annual Convention, at least thirty days in advance.

ARTICLE 3—TREASURER.

The Treasurer shall receive from the Secretary all funds paid in and shall deposit the same in such banking institution or institutions as may from time to time be approved by the Board of Directors, and shall disburse the same by order

CONSTITUTION AND BY-LAWS—Continued

of the said Board. His accounts and books shall at all times be open to the inspection of the Board of Directors. He shall make a report to the Association annually or oftener, if required.

ARTICLE 4—BOARD OF DIRECTORS.

SECTION 1. The Board of Directors shall manage and control the business of the Association and all appropriation of its funds. They shall have no power, however, to make the Association liable for any debt or debts to an amount which shall exceed the combined sum of cash in the hands of the Secretary or Treasurer, and the amount which may be reasonably be expected to become due the Association during the current fiscal year from any source deemed fully responsible by the majority of the Board and not otherwise appropriated.

SEC. 2. The Board may instruct the President to appoint such committees as occasion may require and as it may deem proper for the carrying out of the objects of the Association.

SEC. 3. The Board of Directors shall cause the books of the Secretary and Treasurer to be audited each year immediately before the Annual Convention. Such audit to be made by a properly qualified accountant, not a member of the Association. Such an audit may be ordered at any other time, if in the judgment of the Directors, occasion requires.

SEC. 4. A Semi-Annual meeting of the Board of Directors shall be held on the third Monday of February, of each year, unless the Board shall, by a majority mail ballot, decide not to hold such meeting.

SEC. 5. At the first meeting of the newly elected Board of Directors, which shall be held immediately after the adjournment of the Convention, an Executive Committee of five members shall be elected by ballot, who shall have authority to meet and handle any special or emergency business arising between Convention sessions, when so authorized by an affirmative referendum vote of at least two-thirds of the members of the Board. Any action taken by this Executive Committee shall be reported to the entire membership of the Board. The President and First Vice-President shall be members of this Committee.

ARTICLE 5—STANDING COMMITTEES.

SECTION 1. The Standing Committees shall consider such matters as are pertinent to their special objects and shall suggest to the Board of Directors for their approval such line of action as may seem wise. Each standing committee shall consist of five members, with the exception of the Legislative (Active and Advisory) and Membership Committees.

SEC. 2. The Legislative Committee shall consist of two classes of members, Active and Advisory. The Active members shall number three and shall be appointed by the President and may be from the same city or affiliated Association. The Advisory Committee shall consist of one member from each affiliated Association not represented on the Active Committee, and also one from each State represented in the Association in which there is no affiliated Association, or which is not represented on the Active Committee.

ARTICLE 6—SALARIED EMPLOYEES.

The President by and with the consent and approval of the Board of Directors, shall authorize the employment of such salaried employees as the Board may direct.

ARTICLE 7—VOUCHER CHECKS.

All voucher checks shall be issued by the Secretary and signed by the President and countersigned by the Treasurer.

ARTICLE 8—RULES OF ORDER.

Robert's Rules of Order shall govern all Convention meetings.

ARTICLE 9—ASSOCIATION PROPERTY.

The President, the Secretary, the Treasurer and all Chairmen of Committees, standing or otherwise, shall report in writing at the Annual Convention of the Association. All books, documents, reports of officers, and reports of Chairmen of Committees, shall be the property of the Association.

ARTICLE 10—AMENDMENTS.

These By-Laws may be amended as provided in Article XI of the Constitution.

THE attention of every Local Association is called to Article 3, Section 1, of the Constitution. Our efforts shall be largely along the line of securing all Local Associations as Affiliated Associations, and may we not count on you for full co-operation—100 per cent strong?

Your usefulness locally will be greatly increased by interesting ALL of your local members in the National. Be an Affiliated Association.

FILENE'S WILL ASK FIFTY CENTS A MONTH FOR USE OF CHARGE ACCOUNT

Fee of 10 Cents Per Delivery Also Effective Dec. 1—48-Hour Limit on Returns—Other Boston Retailers Approve Plan While Some Fear Competition of New York Stores.

Courtesy Women's Wear.

The most radical war-time program of shopping rules adopted by any large department or specialty store in the country has been announced by William Filene's Sons Co., Boston. "In the interest of better, more efficient, more economical retailing," the Boston specialty shop informs the public that, beginning December 1, the following three rules become operative:

1st. A charge for the privilege of having purchases delivered.

2d. A charge of 50 cents a month for the privilege of active use of a charge account.

3d. A limitation to 48 hours of time during which goods that are to be returned may be kept by the customer.

The operation of these rules is delayed until December 1, the store announces, in order to stimulate Christmas shopping before that date.

Stores Divided on Question

The new rules, it is reported from Boston, have precipitated considerable discussion for and against. The Retail Board has sent out questionnaires asking Boston merchants to give their opinion regarding the adoption of these rulings upon a permanent basis.

Several stores have agreed to it, but the opposition is bitter, as some merchants feel that the movement should be national in order to avoid the competitive dangers. For instance if Boston shops make charges for delivery and for active charge accounts and New York shops do not, will it not tend to encourage people to place their orders in New York?—some merchants ask.

Filene's Announcement

Filene's announcement of the new shopping rules was as follows:

"In our determination to co-operate to the fullest extent with the Council of National Defense we inaugurate, beginning December 1, three important new shopping rules:

"1st—A charge for the privilege of having purchases delivered.

"2nd—A charge of 50 cents a month for the privilege of active use of a charge account.

"3rd—A limitation to 48 hours of time during which goods to be returned may be kept by the customer.

"The date these rules go into effect has been set ahead to December 1 to provide an inducement for Christmas shopping before this date.

The Government wishes early shopping to prevent the usual December congestion of mails and freight which this year would be harmful to the interests of the nation.

"1—The charge for delivery of purchases will be based on the size and weight and distance of delivery. (For delivery within the Boston district this charge will be 10 cents for parcels of average size.) The effect of this charge will be to place the cost of delivery where it rightly belongs, on those who don't carry their parcels. The charge for calls will be the same as for delivery.

"2—Fifty cents will be added to the total of each monthly bill for goods charged. The purpose of this charge is to cover the additional cost of handling charge accounts over cash transactions—such as verifying the account, auditing checks, making out itemized bills, postage, sending collectors when bills are not paid within 30 days, and so on. Investigation has developed the fact that a charge of 50 cents for each month during which the account is used will yield a total sufficient to meet the cost of handling. Charge customers will pay nothing on months when they do not use their accounts.


"3—The length of time goods may be kept by the customer before being returned has been reduced to 48 hours. The purpose of this rule is to reduce the cost of depreciation and rehandling of goods returned or exchanged; to permit the store to keep in closer touch with its stocks and enable customers to choose from completer showings.

"These rules are all in the interests of better, more efficient, more economical retailing—which means, in the last analysis, better service to you. The rules do not represent our own opinions solely, but the judgment of leading retailers all over the country, who recognize their justice but have hesitated to put them into effect because they represent a considerable change from the customs of the past.

"Here at Filene's, however, we have such confidence in the spirit of fairness of the public as a whole, that we do not hesitate to do what we feel is right, and what we confidently predict will in a short while be put into operation by retail stores everywhere. From time to time we shall discuss in our advertisements various phases of the movement towards more efficient and economical retailing and better service to the public involved in the adoption and operation of these rules—explaining more in detail their many advantages.

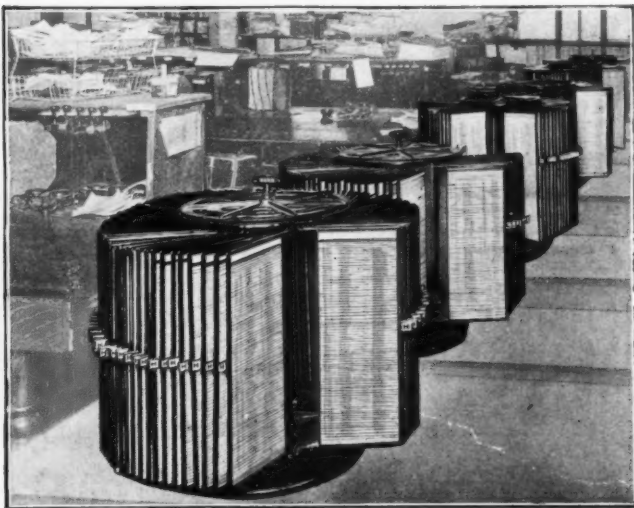
"But, in the meantime, we feel sure we can rely on your willing co-operation in helping us to carry out these new policies, and we shall be glad to tell you in person more about any one or all of them, if you care to call or write."

ORGANIZATION

HE value and strength of an organization depends upon the men who compose it. Real men rise above circumstances and environment; at times they may falter, but they turn their failures to success. They feel and know that everything has its part in the great system of life. Nothing exists that does not work in harmony with nature. From the dawn of the world we have seen man-buildings, and nature brushing away. Man—selfish, haughty, aspiring—has sought to build monuments to his vanity; yet time, the tomb-builder, has left but little to mark the ruins of his ambition.

Forget self—live to serve, and the world will not let you be forgotten. Be a stepping ladder to those under you and around you; just so surely will they rise and sustain you when you need it most.

—L. S. CROWDER, Secretary.



Credit Authorizing Department of Best & Company, New York,
where nearly 150,000 credit records are handled by RAND

This is one example out of many, just to show Credit World readers how unlimited are the possibilities of RAND.

There is no proposition too large for RAND Visible Record Equipment to handle successfully. This is clearly proven by the Best & Co. installation pictured above, and by others in such stores as Strawbridge & Clothier and Wanamaker's in Philadelphia, Abraham & Straus, Brooklyn, Halle Bros. Co., Cleveland, H. & S. Pogue Co., Cincinnati, The White House, San Francisco, and dozens of others. And there is nothing too small to be handled successfully by RAND, either—as we can show by sending the names of hundreds of smaller department stores and even general stores in the country districts.

No matter how difficult your credit authorizing problem may appear, we can solve it. We have puzzled out some hard ones in our twenty years of systems experience, and the benefit of that experience is yours upon request—without cost or obligation.

The **RAND** Company

1422 Rand Building

North Tonawanda, New York

